

# ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: National General Insurance Company  
 NAIC Number: 079-23728  
 Name of Advisory Organization Whose Filing You are Referencing \_\_\_\_\_  
 Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: \_\_\_\_\_ Proposed Effective Date: 3/15/2006

Contact Person: Brandi Agner  
 Signature: \_\_\_\_\_  
 Telephone No: 1-800-562-0332 Ext. 8062

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Bodily Injury	6.6%	5.5%					
Property Damage	-10.2%	-3.0%					
Medical Payments	53.5%	18.0%					
Personal Injury Protection	-100.0%	0.0%					
Uninsured Motorists Bodily Injury	76.5%	19.0%					
Uninsured Motorists Property Damage	5.3%	0.0%					
Underinsured Motorists Bodily Injury	76.5%	19.00%					
Full Timers-RV	-100.0%	0.0%					
Comprehensive	7.5	0.0%					
Collision	23.5%	10.0%					
Rental Reimbursement	43.8%	0.0%					
Towing	107.3%	25.0%					
Personal Effects	-72.9%	-0.0%					
<b>TOTAL OVERALL EFFECT</b>	<b>16.1%</b>	<b>5.9%</b>					

N/A Apply Lost Cost Factors to Future Filings? (Y or N)  
 6% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
 0% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

Selected Provisions

Rate Change History				5 Year History		Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio		
Year	Policy Count	%	Eff. Date	AR Earned Premium (000)						
2002	1,856	4.7%	2/28/2002	\$1,975	\$1,747		88.5%	65.3%	A. Total Production Expense	
2002	1,856	16.2%	7/25/2002	\$1,975	\$1,747		88.5%	65.3%	B. General Expense	
2003	2,377	1.4%	5/20/2003	\$2,821	\$2,211		78.4%	59.8%	C. Taxes, License & Fees	
2004	2,900	3.2%	12/15/2004	\$3,665	\$2,417		65.9%	59.2%	D. Underwriting Profit & Contingencies	
2005	3,015	8.7%	8/15/2005	\$4,409	\$2,935		66.6%	57.4%	E. Other (explain)	
									F. Total	